

TO OUR FRIENDS AND CUSTOMERS:

It is with pleasure that we call your attention and consideration to the statement of this Bank as submitted to the Comptroller of the Currency at the bottom of this page.

The Sound Strength of This Bank is Plainly Revealed in the Figures of This Statement.

This strength is not a matter of chance. It is the direct result of careful, conservative management, wide experience, and devoted service.

The loans of this Bank are made to its customers on carefully selected security:-

1. No Loans are on automobiles in use.
2. No loans are on speculative stocks.
3. No officer of this Bank owes us a penny.
4. No firm, partnership or corporation in which any officer of this Bank has an interest owes this Bank any money.

In other words, this Bank is conducted and run for the benefit of its customers, therefore, if you are not a depositor of this Bank, you could not make a wiser decision than to open your deposit account with us.

We Will Appreciate Your Account and Would Welcome a Visit From You.

In our Savings Department we pay 4 per cent interest compounded quarterly. January 1st to the 10th is the beginning of a new quarter.

STATEMENT December 31st, 1929

RESOURCES

Loans and Discounts	\$ 746,621.06
Overdrafts	1,774.15
United States and State of Alabama Bonds	215,812.50
Other Stocks and Bonds	8,965.97
Stock in Federal Reserve Bank of Atlanta	7,500.00
Banking House, Furniture and Fixtures	18,482.74
Real Estate owned, other than Banking House	20,323.31
CASH	261,079.37
Total	\$1,280,559.10

LIABILITIES

Capital Stock	\$ 200,000.00
Surplus and Undivided Profits	51,250.36
Circulation	200,000.00
Money Borrowed	N O N E
DEPOSITS	829,308.74
Total	\$1,280,559.10

THE FIRST NATIONAL BANK OF OPP, ALABAMA

C. W. Mizell, Pres.; R. B. McDavid, Vice-Pres.; G. C. Pierce, Vice-Pres.; W. B. Benton, Cashier; R. C. Woodham, Assistant Cashier

POOR ORIGINAL

FOR
Thirty-Two Years
Coffee's
Leading Newspaper

VOLUME XXXIII.

"THE COW PEN"

A Corner To Be Used Exclusively For the Promotion of Plan To Locate Better Cows In This County
BY W. M. BRUNSON

It was my purpose to carry a full page article this week on the propagation plan for carrying in this neighborhood, but I have decided to print the article and the publisher of "The Clipper" tells me that he can't spare the space for it. So I am carrying a large advertisement for this issue. So I shall try to get more room next week. It may not be a full page, but it will be more than the usual amount of space. It will at least be a half page.

Now when this article comes out next week, I want you to cut it out and save it. There are several reasons for this. In the first place, it will give you some information which you will need to refer to from time to time to make sense of the present plan. There is now no profit on the milk, the fertilizer is all profit. It will not be to have these cows. The fertilizer will be sufficient for a two-horned team if it is all saved.

All the lands of this section were fresh lands a few years ago, which was due to the fact that the vegetable matter had been decaying for years and years, and our lands are exhausted and our farming interest in this section is prospering. Commercial fertilizers. Commercial fertilizers do not build up the soil, and we will not be able to grow crops on the present plan. There are two ways to build up the soil back up, and that is to grow grain and then grow home grown fertilizer. The grain grows alright, but it is more profitable to grow grain and then grow the land back to the soil, as the soil is good for growing grain, and the cow takes out. In other words, you do not lose very much by running grain and then growing grain, so we are going for the purpose of securing grain and then we are doing the work as we promised.

The grain grows, the grain is harvested, and then the grain is threshed, and then the grain is tramped into the soil, and we will not be able to grow grain on the northeast and this section is exposed entirely. Winter frost temperatures continue to prevail here, for which we are only thankful.

I am giving the list in alphabetical order, but I will not undertake to name all of them. The First National Bank of Opp has been in Elba for several days, and the people talking hard times on every hand, it is indeed refreshing to see that there are some who are not so willing and able to do their best. Who can say that they have nearly as many animals as we have? Who can say that they have more land? Who can say that they have more money? Who can say that they have more eggs? Who can say that they have more chickens?

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THE ELBA CLIPPER

Published Every Thursday Morning
R. C. Bryan, Owner-Publisher

Entered as second class matter
July 18, 1905, at the Postoffice
at Elba, Alabama, under Act of
Congress of March 3, 1876.

SUBSCRIPTION PRICE
One Year \$1.50
Six Months75
CASH IN ADVANCE

Wall Street short story: Broker,
break, break.

"Doing an Edison" is the new
equivalent of getting it up.

Putting on style and putting off
creators usually goes hand in hand.

An unconfirmed report says a
boy was born in Hollywood in
1929.

Officials sometimes experience a
shake-up after doing too much
shaking down.

New York will have an anti-
monopoly campaign in which the
speakeasies will doubtless do their
best.

It would be interesting to check
some tombstone inscriptions with
the date 1929.

Wanter H. Marion Tally will
have to take a little singing this winter
to raise next spring's fertilizer
money.

The pedestrian's hope is that the
new \$20 automobile will be so
small that he can kick it in the
gutter.

Our private statistician esti-
mates that more Bibles were
bought and fewer read than usual
during 1929.

We read that a restaurant chain
has risen from fifteen cents to ten.
We thought the staff was free.

Los Angeles man locked his bot-
temed in a big refrigerator or
thereabouts. Even that did not
cool her down, so she is suing for
a divorce.

Telegraph messengers boys are
being used to test the wear-
and-tear of women. But they
are of little value to their railroads,
Americans are seldom reduced to
such desperate straits.

FEMALE WANTED

LEARN BEAUTY CULTURE—
Independent and happy! An op-
portunity for five ladies or girls to
start a \$1000.00 capital business
in Beauty Culture for \$100.00.
The first 5 applicants this week only!
Learn a profession that will make
you independent for life. Mrs. J. D.
Marinelli, Beauty Shop, 204 South
Court Street, Montgomery, Ala.

Circuit Court Calendar For the Spring Term

According to the calendar issued recently by Justice W. L. Parks, which is published below, setting the time for the terms of the Circuit Court at each place, we will have plenty of courts throughout the year, and if this program is carried out there is no doubt but that our trial dockets at the close of the year will contain the smallest number of cases they have in years.

Circuit Clerk L. B. Clark tells us that there will be for the first term to be held at Elba about 180 criminal cases which is considerably less than has formerly been on the docket and that he is hopeful that the spring courts will reduce this number down well below the 100 mark.

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creators usually goes hand in hand.

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many foreign countries are now
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TO OUR FRIENDS AND CUSTOMERS:

We take pleasure in advising the farmers who have been borrowing their money from this bank, that our bank will continue to take care of their needs for the year 1930, the same as we have done in the past.

Of course, we will not lend you money that we think you cannot pay back--but if you are a regular customer of this bank, your wants and needs will be promptly and properly taken care of.

Our bank enters the year 1930 stronger in every way than we have ever been before, and we attribute this condition to the fact that we have been careful in the loans we have made to our customers.

Our Bank does not owe any money and have on hand in cash at this time OVER ONE QUARTER OF A MILLION DOLLARS.

We want to thank our depositors for their continued friendship and loyalty and when you deposit your money with this bank you have the following security for same:

Capital Paid In . . . \$ 200,000.00

Surplus and Profits . . . 51,000.00

Shareholders' Liability . . . 200,000.00

Security To Depositors . . . \$ 451,000.00

If you want your money in a safe banking institution, please bear in mind the following facts:

First. This Bank Does Strictly a Banking Business.

Second. We Do Not Sell Automobiles and We Do Not Handle Automobile Notes.

Third. We Are Not In the Fertilizer Business.

Fourth. We Do Not Speculate In Anything. We Do Not Buy Cotton or Sell Cotton.

On the basis of the above sound banking principles, we solicit your patronage. Make the year 1930 your most prosperous and happy year by opening your deposit account with this bank.

In Our SAVINGS DEPARTMENT, We Pay 4 per cent Interest Compounded Quarterly.

Open your account in OUR SAVINGS DEPARTMENT NOW and RECEIVE INTEREST FROM JANUARY 1st, 1930

STATEMENT OF CONDITION As submitted to the Comptroller of the Currency December 31st, 1929

RESOURCES

Loans and Discounts	\$ 746,621.06
Overdrafts	1,774.15
United States and State of Alabama Bonds	215,812.50
Other Stocks and Bonds	8,965.97
Stock in Federal Reserve Bank of Atlanta	7,500.00
Banking House, Furniture and Fixtures	18,482.74
Real Estate owned, other than Banking House	20,323.31
CASH	261,079.37
Total	\$1,280,559.10

LIABILITIES

Capital Stock	\$ 200,000.00
Surplus and Undivided Profits	51,250.36
Circulation	200,000.00
Money Borrowed	NONE
DEPOSITS	829,308.74
Total	\$1,280,559.10

THE FIRST NATIONAL BANK OF OPP, ALABAMA

C. W. Mizell, Pres.; R. B. McDavid, Vice-Pres.; G. C. Pierce, Vice-Pres.; W. B. Benton, Cashier; R. C. Woodham, Assistant Cashier

POOR ORIGINAL

FOR
Thirty-Two Years
Co-Rec's
Leading Newspaper

VOLUME XXXIII.

The POULTRY YARD

A Department Devoted To Building Up the Poultry Industry In Coffee County
BY J. F. BRUNSON

THE ELBA CLIPPER

ELBA, ALABAMA, THURSDAY, JANUARY 23, 1930

E. C. Orme Enters Race
For Circuit Solicitor

FIRST NAT'L BANK
OF ELBA INCREASES
ITS CAPITAL STOCK

Local Institution Becomes
One of Strongest Banks
In Southeast Alabama;
Officers Named For En-
suing Year.



EWELL C. ORME

I have a plan for the promotion of the dairying business for this summer. I plan to do this by giving a complete outline of the entire plan. I hope that every dairyman in the state will be interested in this plan. And keeping the plan in mind, and getting ready to get the ready for what I believe is to be the financial salvation of the country.

The first thing is to "Cut the cost of production and to refer to it from time to time. Now, this is the first requirement in order to make a profit. Let me tell you, if you can't sell at a profit, you should also try to see that those who are buying the right time to be fresh and to sell at the first of next year. This is very important.

There is another thing which you must do. You must have a plan and this is to plan and to do it. You should plan and build them, store food and feed animals, get more milk, and all this should be carefully planned and carried out.

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What Is It We Want To Do?

We want to start a dairying pasture. Summer is a mighty good time to start a new pasture. And you should go ahead and put your fences up and your pasture, as it must be done.

What Do Next Fall?

The most important thing for you to do is to get a plan made out that you gather and fill that storage bin for your cows. See that you have a good supply of corn, hay, beans, potatoes and other feeds.

Then there is the planning of the pasture. Summer is a mighty good time to start a new pasture. And you should go ahead and put your fences up and your pasture, as it must be done.

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We want to start a dairying pasture. Summer is a mighty good time to start a new pasture. And you should go ahead and put your fences up and your pasture, as it must be done.

What Should I Do In This Work?

Every man, woman and child who lives in this section should give a hand and an interest to support to this movement. Of course, the more you gather and fill that storage bin for your cows. See that you have a good supply of corn, hay, beans, potatoes and other feeds.

Then there is the planning of the pasture. Summer is a mighty good time to start a new pasture. And you should go ahead and put your fences up and your pasture, as it must be done.

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